**PATENT** 60709-00008

## THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

Group Art Unit: 2164

Serial No.: 09/751,812

For:

Examiner:

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JAN 1 4 2002

Technology Center 2100

Filed: December 29, 2000

**METHODS AND SYSTEMS** 

FOR A COLLECTIONS MODEL FOR LOANS

CERTIFICATE OF MAILING

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eulick; Reg. No. 33,338

## INFORMATION DISCLOSURE STATEMENT

[X]Pursuant to 37 CFR 1.97(b) [within 3 months of filing or prior to 1st Office Action]

- 2. Certification Pursuant to 37 CFR 1.97(c) [before Final Office Action or Allowance]
- Fee Payment Pursuant to 37 CFR 1.97(c) [before Final Office Action or Allowance]
- Petition, Certification & Petition Fee Payment Pursuant to 37 CFR 1.97 (d) 4. [before Issue Fee payment]

Hon. Commissioner for Patents Washington, D.C. 20231

Sir:

The following are submitted in the above identified application in compliance with 37 CFR 1.97 & 1.98:

5. A list of documents on form PTO-1449 together with copies of each identified document <u>X</u> and a translation or a concise explanation of each non-English language document is enclosed herewith.

This Paper is submitted in accordance with: 37 CFR 1.97(b): [within 3 months of filing or prior to 1st Office Action] 6. <u>X</u> 7. 37 CFR 1.97(c): [before Final Office Action or Allowance, whichever is earlier]; and 8. The required certification made in item 11 below; or 9. The \$240 fee specified in 37 CFR 1.17(p) for submission of this Information Disclosure Statement is authorized in item 14 below. 10. 37 CFR 1.97(d): [before issue fee payment]; and This is a petition for consideration of the subject Information Disclosure a) Statement. The petition fee (\$130.00) required by 37 CFR 1.17(i)(1) is authorized in item 14 below. (Direct this letter to: "Attention GROUP DIRECTOR, and if applicable include batch locator information: e.g., "Allowed Files, Batch , Date of Allowance "), and The required Certification is stated in item 11 below. b) Certification 11. 12. Each item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement; or No item of information contained in this Statement was cited in a communication 13. from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing this document after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three (3)

months prior to the filing of this Statement.

this document is enclosed.

14.

X

Please charge all applicable fees associated with the submittal of this Information

Disclosure Statement to Deposit Account No. 01-2384. An original and two copies of

Respectfully submitted,

John S. Beulick,

Reg. No. 33,338

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			Complete if Known		
Substitute	e for form 1449A/PTO .		Application Number	09/751,812	
		N DISCLOSURE	Filing Date	December 29, 2000	
STATEMENT BY APPLICANT			First Named Inventor	Hartley C. Starkmar RECEIVED	
	(use as many sh	eets as necessary)	Group Art Unit	2164	
			Examiner Name	JAN 1 4 2002	
Sheet	1	of 1	Attorney Docket Number	60709-00008 Technology Contor 0100	

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.1	U.S. Patent Document	Name of Patentee or Applicant	Date of Publication of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		Number Kind Cod	Of Cited Document	MM-DD-YYYY		
	AA	6,249,770	Erwin et al.	06/19/2001		
	AB	6,219,649	Jameson	04/17/2001		
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	FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document		Name of Patentee or	Date of Publication of	Pages Columns Lines Where Polevent Reseases		
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)	Applicant of Cited Document	Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T⁵
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<sup>&</sup>lt;sup>1</sup>Unique citation designation number. <sup>2</sup>See Attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WSIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must preceded the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.